THE MONTREAL GROUP

TMG Summit 2024 Detailed Program

September 14-18 2024, São Paulo, Brazil

This year's TMG Summit will take place concurrently with the 2024 SME Finance Forum Conference.

A word from
Karen Kastner

Welcome to the 2024 Montreal Group Summit in São Paulo! We hope your journey was smooth and that you're ready for an engaging and dynamic agenda over the next few days.

This year, our Summit coincides with the SME Finance Forum Conference, offering a wealth of workshops, events, and networking opportunities.

The TMG Summit is not only a prime networking event but it is also a moment to reflect on our achievements over the past year and to plan our future initiatives. This enables more and deepened knowledge-sharing opportunities for all of us so we can innovate and enhance our support of MSMEs.

In a rapidly changing world, Public Development Banks play a crucial role in the success of MSMEs. Let's continue our discussions at The Montreal Group to find innovative and sustainable solutions to the challenges and opportunities faced by our clients.

Enjoy your stay in São Paulo and let's ensure we have a productive and insightful Summit!

Karen Kastner
Secretary-General
The Montreal Group

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Agenda Overview

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- Discussion on OECD/TMG joint research: Streamlining sustainability-related data and reporting requirements for SMEs
- Fireside chat with SME Finance Forum

- Time: 1:00 pm to 5:30 pm
- Venue: Hilton São Paulo Morumbi, Room Morumbi A

Networking cocktail dinatoire

- Time: 5:30 PM to 8:30 PM
- Venue: Hilton São Paulo Morumbi, Restaurante Armazem

Sunday, September 15th

Agenda Overview

- Welcome remarks
- Solutions Blitz
- SME financing trends: Using alternative data for more impactful reach
- SME financing trends: Recent and future developments on Open Banking

- Time: 9:45 pm to 12:30 pm
- Venue: Hilton São Paulo Morumbi, Room Morumbi A

Special Activity

A guided tour of the Afro-Brazil Museum and the Ibirapuera Park

- Time: 2:00 PM to 4:00 PM
- Venue: Ibirapuera Park & Afro-Brazil Museum

Mon., Sept. 16th to Wed., Sept. 18th

Agenda Overview

The central theme of the 2024 conference is how the disruptive emergence of AI tools and technologies will shape and accelerate the twin digital-sustainable transitions toward scaling SME Finance.

- Venue: Grand Hyatt Hotel

TMG Annual Summit

Saturday, September 14th

*** Events marked with an asterisk are exclusive to TMG members.**

HILTON SÃO PAULO MORUMBI - ROOM MORUMBI A

1:00 - 1:15 PM

WELCOME REMARKS*

Speakers: Karen Kastner, Jean-Pierre di Bartolomeo & Isabelle Bébéar

1:15 - 2:00 PM

TMG UPDATES & GOVERNANCE*

Speakers: Karen Kastner & Juan Dàvila

During this session TMG members will be updated on topics such as recent Key Topic Group discussions, TMG's Members Area, and several governance-related items. It will also be an opportunity for members to discuss future gatherings and priorities for the remaining of 2024 and beginning of 2025.

2:00 - 3:00 PM

TMG MEMBERS ROUNDTABLE*

Moderator: Abdulaziz Al-Zaid

1. Please highlight one major accomplishment of your organization this past year.
2. What is the one issue that your organization is facing that you would like to share with other members so we, as a group, can brainstorm on potential solutions?

3:00 - 3:15 PM **BREAK**

3:15 - 4:00 PM

SHARING OF FINDINGS OF TMG CHIEF ECONOMISTS RESEARCH

Speakers: Pierre Cléroux & Baptiste Thornary

Two of TMG's Chief Economists will present the findings of TMG's latest research: Unlocking the decarbonization of SMEs - How Public Development Banks are supporting SMEs and measuring the success of their solutions.

4:00 - 4:45 PM

DISCUSSION ON TMG/OECD JOINT RESEARCH: STREAMLINING SUSTAINABILITY-RELATED DATA AND REPORTING REQUIREMENTS FOR SMES

Speaker: Lucia Cusmano

Presentation on the preliminary findings of this joint research project entitled "Streamlining Sustainability-related Data and Reporting Requirements for SMEs" to generate a discussion and gather feedback from TMG members.

4:45 - 4:55 PM **BREAK**

4:55 - 5:30 PM

FIRESIDE CHAT WITH QAMAR SALEEM, CEO OF THE SME FINANCE FORUM

Speakers: Qamar Saleem & Karen Kastner

Conversation between Karen and Qamar where we will discuss his views on SME financing, the priorities of the SME Finance Forum, and a preview of the SME Finance Forum Conference taking place from Monday to Wednesday.

5:30 - 8:30 PM

NETWORKING - COCKTAIL DINATOIRE AT THE TERRACE OF ARMAZEM RESTAURANT, HILTON SÃO PAULO MORUMBI

TMG Annual Summit

Sunday, September 15th

*** Events marked with an asterisk are exclusive to TMG members.**

HILTON SÃO PAULO MORUMBI - ROOM MORUMBI A

9:45 - 10:00 AM

MORNING COFFEE & WELCOME REMARKS*

Speakers: Karen Kastner, Jean-Pierre di Bartolomeo & Isabelle Bébéar

10:00 - 10:50 AM

SOLUTIONS BLITZ*

Moderator: Juan Dàvila

An interactive session where TMG members will form subgroups and brainstorm and share best practices to address a select group of challenges mentioned by TMG members during the Roundtable discussion the day before. The subgroups will be asked to share with the rest of participants the kinds of solutions they have discussed.

10:50 - 11:00 AM **BREAK**

11:00 - 11:50 AM

SME FINANCING TRENDS: USING ALTERNATIVE DATA FOR MORE IMPACTFUL REACH

Speakers: Karen Kastner, Ron Benegbi from Uplinq, Namrata Rao from Jocata, Anderson Pereira from Kapitale, Sandy Kemper from C2FO

A discussion among innovative lendtechs and fintechs on how emerging technologies, including AI, and innovative approaches to using data help us reach more SMEs, particularly those that are typically not supported by the financial sector.

11:50 - 12:00 PM **BREAK**

12:00 - 12:40 PM

SME FINANCING TRENDS: OPEN BANKING AS A CATALYZER FOR SME FINANCING

Speakers: Juan Davila, Eamon Scullin from Fern Software, Luciana Kairalla from Nubank, Vagner Cunha Junior from Bip Brasil, Davi Cunha from Finansystech

A discussion on open banking developments in the world, including the UK and Brazil, markets that are trailblazing on the topic. We will discuss how open banking will help reshape financing, and the impact it will have on SMEs and financial institutions.

12:40 - 1:40 PM

NETWORKING LUNCH AT THE ARMAZEM RESTAURANT, HILTON SÃO PAULO MORUMBI

1:40 - 2:00 PM **BREAK**

2:00 - 4:00 PM

TOUR HOSTED BY THE MONTREAL GROUP*

A guided tour of the Ibirapuera Park and the Afro-Brazil museum. TMG members will be picked up at the Hilton São Paulo Morumbi and dropped off at the same location after the activity.

Global SME Finance Forum Conference

September 16th - 18th

A sneak-peak of the three-day conference agenda

MONDAY SEPT 16

- Members Meeting
- Innovation Hubs
- Training Sessions
- Study Visits
- Cocktail Reception

TUESDAY SEPT 17

- Macroeconomic & Policy Outlooks
- Artificial Intelligence for SMEs
- Outcome-Driven Roundtables
- Global SME Finance Award Ceremony

WEDNESDAY SEPT 18

- Innovation Hubs
- The Role of Concessional Finance in SMEs' Growth
- Unlocking Capital for Women Owned Enterprises
- The next big thing: FinTech Pitch

FOR A MORE DETAILED VIEW OF THE SME FINANCE FORUM CONFERENCE AGENDA, PLEASE CLICK HERE OR SCAN THIS QR CODE

MEMBERS OF THE MONTREAL GROUP

THE MONTREAL GROUP

The British Business Bank is a government-owned development bank. Its mission is to make finance markets work effectively so smaller businesses can prosper, grow and build UK economic activity. It designs, delivers and manages finance programmes for the UK government to increase the supply of finance to smaller businesses. It does not lend directly but works with over 180 delivery partners to address existing gaps in the market. It has created a best-in-class Finance Hub to raise awareness of the finance options available to UK businesses. It offers independent, government-backed information and support for growing businesses.

BDC is the bank for Canadian entrepreneurs. Its purpose is to support small and mid-sized businesses in all industries and at all stages of growth. Whether business owners want to take on new markets, make their operations more efficient, acquire another business or everything in between, BDC provides access to financing, as well as advisory services to meet their needs. BDC's investment arm, BDC Capital, offers a wide range of risk capital solutions.

The Brazilian Development Bank (BNDES) is the main financing agent for development in Brazil. Since its foundation, in 1952, the BNDES has played a fundamental role in stimulating the expansion of industry and infrastructure in the country. Over the course of the Bank's history, its operations have evolved in accordance with the Brazilian socio-economic challenges, and now they include support for exports, technological innovation, sustainable socio-environmental development and the modernization of public administration.

Bpifrance is the French national investment bank: the "bank of entrepreneurs". It finances businesses—at every stage of their development—through loans, guarantees, equity investments and export insurances. Bpifrance also provides extra financial services (training, consultancy) to help entrepreneurs meet their challenges (innovation, export, etc.). Bpifrance is also the French ECA (Export Credit Agency), providing a range of insurance solutions for French companies to go abroad.

Established in 1994, the China Development Bank is a state-funded and state-owned development finance institution. As an independent legal entity directly overseen by the State Council, it is dedicated to supporting China's economic development in key industries and under-developed sectors. With a mission to support national development and deliver a better life for the people, CDB aligns its business focus with China's major medium- and long-term economic development strategies.

The Development Bank of Nigeria (DBN) was conceived by the Federal Government of Nigeria (FGN) in collaboration with global development partners to address the major financing challenges facing Micro, Small and Medium Scale Enterprises (MSMEs) in Nigeria. Their objective is to alleviate financing constraints faced by MSMEs and small Corporates in Nigeria through the provision of financing and partial credit guarantees to eligible financial intermediaries on a market-conforming and fully financially sustainable basis.

FINNVERA

Finnvera provides financing for the start, growth and internationalization of enterprises and guarantees against risks arising from exports. The bank strengthens the operating potential and competitiveness of Finnish enterprises by offering loans, domestic guarantees, export credit guarantees and other services associated with the financing of exports. Finnvera is a specialized financing company owned by the State of Finland and it is the official Export Credit Agency (ECA) of Finland. Finnvera gives guarantees against political (risks that arise from the economic or political situation in a country where a Finnish export company has customers) or commercial risks associated with the financing of exports.

nacional financiera

Nacional Financiera (NAFIN) is a Mexican development bank established in 1934. NAFIN’s mission is to contribute to the economic development of the country by facilitating the access of micro, small and medium-sized enterprises (MSMEs), entrepreneurs and priority investment projects to financing and other business development services, as well as contributing to the formation of financial markets and acting as a fiduciary and financial agent of the Federal Government, which allows for the promotion of innovation, improved productivity, competitiveness, job creation and regional development.

sidbi

Small Industries Development Bank of India (SIDBI) is a national entity focusing on promoting and financing the development of micro-, small- and medium-sized enterprises (MSMEs), primarily those in the manufacturing and services sectors. SIDBI also supports national action plans on climate change and has taken initiatives to promote responsible business practices, including sustainable financing, energy efficiency and cleaner production in the MSMEs sector through both financial and non-financial support.

Saudi Industrial Development Fund (SIDF) was established in 1974 as a government financial institution to realize the objectives, policies, and programs of industrial development in Saudi Arabia. Such objectives are aimed at supporting the private sector in various industrial fields, and financing and developing the industrial sector in coordination with government entities. SIDF paves the way for the private sector to engage in constituting and sustaining a national industrial base effectively and adequately. In 2018, SIDF became the sole financial enabler of the National Industrial Development and Logistics Program (one of Vision 2030's biggest programs) and unleash promising new sectors in the fields of industry, mining, energy, and logistics.

A public limited company owned by the Moroccan state, TAMWILCOM capitalizes on its historical achievements as a Caisse Centrale de Garantie (CCG) to better contribute to the removal of obstacles to access to financing for MSMEs. TAMWILCOM is a public financial institution governed by the banking law. It represents the sole intervenor of the State in matters of public guarantee of financing. In parallel with its guarantee activity, TAMWILCOM works with its partners in the financial sector to meet the needs of Moroccan companies, thanks to a range of financing mechanisms adapted to each stage of their life cycle. This generates a leverage effect capable of supporting the growth of the national economy.

Wallonie Entreprendre (WE) is Wallonia's economic and financial tool for businesses. WE was created following the merge of the three entities that were all owned by the Walloon region (SOWALFIN, SOGEPA & SRIW). Wallonie Entreprendre provides the resources needed to develop business activity in all sectors. Their investments and financing are geared towards business creation, growth, transfer and recovery. WE also ensures compliance with environemental standards and advocates for sustainability and circularity in their economic approaches.

COLLABORATING PARTNERS ATTENDING THE SUMMIT

THE MONTREAL GROUP

La Cassa Depositi e Prestiti S.p.A. (CDP) serving Italy since 1850, focuses on sustainable development by responsibly using savings to support growth, employment, innovation, and infrastructure. It finances public administration projects, urban regeneration, social infrastructure, and sustainable mobility. Offering technical advisory services, it ensures social cohesion and eco-sustainable infrastructure. CDP supports Italian and international entrepreneurship through integrated financing and advisory services, contributing to digitalization and innovation. As the Italian National Promotional Institution since 2015, it provides financial advice for national and European funds, aiding the National Recovery and Resilience Plan with strategic initiatives and support for government bodies. Its strategies align with Italy's priorities, including youth investment, climate change, energy and digital transitions, and gender equality.

The SME Finance Forum works to expand access to finance for small and medium businesses. The Forum operates a global membership network of +240 members that brings together financial institutions, technology companies, and development finance institutions to share knowledge, spur innovation, and promote the growth of SMEs.

The organization for Economic Co-operation and Development (OECD) is an international organization that works to build better policies for better lives. Their goal is to shape policies that foster prosperity, equality, opportunity and well-being for all. The OECD has created a new knowledge-sharing Platform on Financing SMEs for Sustainability, hosted by its Centre for Entrepreneurship, SMEs, Regions and Cities. The Platform will bring together governments, financial institutions, SME representatives and other actors in the sustainable financing ecosystem. The Platform brings together governments, financial institutions, SME representatives and other actors in the sustainable financing ecosystem to: i) Strengthen knowledge-sharing; ii) Advance analytical research; iii) Promote networking and policy dialogue on SME sustainable finance.

Uplinq leverages billions of data sets to deliver credit decisioning support technology for small business lenders around the world. Delivering insights & analytics derived from over $1.4 Trillion in underwritten loans & 10,000+ data sources over a 15-year period, Uplinq empowers SME lenders to approve and manage risk on loans they would have otherwise declined based on traditional underwriting criteria, by incorporating billions of environmental, market & community data to better understand the loan applicant. Uplinq enables lenders to say “Yes” more often, especially to minority and protected class segments, while complying with all regulatory requirements. They support an SME Lenders' existing credit evaluation process, empowering them to make a more informed decision within the context of their existing risk framework.

Jocata is a leading fintech platform provider powering the digital transformation of financial institutions across multiple geographies. Their purpose-built, low-code and highly configurable digital lending and compliance platform has enabled customers to achieve world-class customer experience, reach new customer segments and launch products faster with an ecosystem strategy. They also offer an AI/ML scoring suite enabling deep behavioral analytics using alternate data for smarter underwriting and monitoring decisions at tremendous scale.

C2FO invented on-demand working capital as a way to unlock the trillions of dollars in cash tied up in lengthy payment cycles. Through an intuitive digital platform for early payments and the expert support from their team of knowledgeable advisors, businesses can have a clearer view of their future. Launched in 2010, C2FO’s marketplace for working capital has funded over $380 billion to more than 100,000 companies in over 100 countries around the world. C2FO is where companies go when they want to grow. Sandy is the founder of C2FO and serves as Chairman of the board and CEO.

Kapitale is a credit fintech that offers SMEs in Brazil economic access to capital using their credit card receivables as collateral. The company utilizes cutting-edge technology to create a marketplace for credit card receivables as an alternative to the existing POS financing provided for acquires and banks.

Fern Software is a leading provider of banking software for inclusive financial institutions (banks, microfinance institutions, credit unions, SME lenders and development banks). With offices and partner organisations spanning the six continents, Fern Software continues to grow in a number of areas, picking up regional and global awards for their financial solutions and outstanding quality of service. Fern Software is committed to helping its customers build strong and sustainable businesses. Their goal is helping improve operations, and developing new products that meet client needs, while supporting economic development. They give back to the community through their blog and by conducting industry research that helps inclusive financial institutions respond to a rapidly-changing marketplace, addressing customer-centric product design, strategic direction, sustainability through technology, effective financial management, social impact and compliance.

Nubank was born in 2013 with the mission to fight complexity to empower people in their daily lives by reinventing financial services. They are one of the world's largest digital banking platforms, serving more than 80 million customers across Brazil, Mexico, and Colombia. As one of the leading technology companies in the world, Nu leverages proprietary technologies and innovative business practices to create new financial solutions and experiences for individuals and SMEs that are simple, intuitive, convenient, low-cost, empowering, and human. Guided by its mission, Nu is fostering access to financial services across Latin America.

Finansystech handles the technology and regulatory needs for financial institutions, insurance companies, and businesses across various sectors to access Open Finance, Open Insurance, and Initiation of Payments (ITP). It offers APIs that aggregate data from multiple bank partners into a single platform, featuring open finance solutions, personal finance services, and data reception.

They are a young, international consultancy founded in Italy in 2003 with an evolving ecosystem that provides significant transformation due to its personalized approach, unique creator attitude and pioneering spirit in a world of constant change. With a global reach, they have around 5,000 employees, offices in 12 countries and on 4 continents, with current projects in 42 countries.

In Brazil, they have had offices in São Paulo and Rio de Janeiro since 2010, supporting large companies through strategic and transformation projects and working mainly in the Energy, O&G, Utilities, Financial Services, Telecommunications, Retail, Consumer Goods, Services and Agribusiness sectors.

São Paulo Delegation

The Montreal Group Secretariat

Karen Kastner
Juan Dávila
Jane Preteroti

The Montreal Group Board Participants

Angelene Woodland (BBB)
Isabelle Bébéar (Bpifrance)
Tony Okpanachi (DBN)
Abdulaziz Al Zaid (SIDF)
Jean-Pierre Di Bartoloméo (Wallonie Entreprendre)

The Montreal Group Participants

Pierre Cléroux (BDC)
Mathieu Galliot (BDC)
Diane Lafontaine (BDC)
Luciana Lages Tito (BNDES)
Isabelle Lebo (Bpifrance)
Baptiste Thornary (Bpifrance)
Emmanuelle Masson (Bpifrance)
Bonaventure Okhaimo (DBN)
Hanna Alalääkkölä (Finnvera)
Ari Vakkuri (Finnvera)
Abdulmajeed Alalawi (SIDF)
Omar Badir (Tamwilcom)

The Montreal Group Partner Participants

Giovanni Mandras (CDP)
Sandy Kemper (c2fo)
Prashant Muddu (Jocata)
Namrata Rao (Jocata)
Anderson Pereira (Kapitale)
Lucia Cusmano (OECD)
Qamar Saleem (SME Finance Forum)
Hourn Thy (SME Finance Forum)
Ron Benegbi (Uplinq)
Patrick Reily (Uplinq)

THE MONTREAL GROUP SECRETARIAT

THE MONTREAL GROUP

Karen Kastner
Secretary-General

Karen Kastner was appointed Secretary-General of The Montreal Group in March 2023. Karen maintains her role at BDC as Vice President, Corporate Strategy and Priorities. Karen joined BDC in 2006 as Director of Corporate Strategy and Planning. During this time, she led the development of numerous annual corporate plans and was responsible for the Bank's submissions related to the 2010 and 2022 Legislative Reviews of the BDC Act. In 2012, Karen was promoted to Vice President, Office of the President, serving as strategic advisor to the President and CEO, until taking on the responsibility for BDC's external partnerships in 2016, which she held until taking on her current role in 2022.

Karen began her career with Canada's Department of Justice where she worked on the implementation of new domestic legislation. She then became involved in international treaty negotiations, providing policy advice and representing Canada at the United Nations, G8, European Commission and Organization of American States.

Karen holds a Bachelor of Arts in Communication Studies from Concordia University and an LL.B from the University of Ottawa. She has published articles in the United Nations Publications and the International Institute of Security Studies.

Juan Davila
Program Manager and Head of Operations

Juan Dávila is the Head of Operations for The Montreal Group and also acts as Manager, International Relations for the Business Development Bank of Canada (BDC).

Before taking on his current role, Juan held roles of increased responsibility at BDC. When he joined BDC in 2015, he supported The Montreal Group on a part-time basis. This experience sparked his interest for one day coming back to the organization.

Most recently, he was Manager for National Partnerships. In this role, he managed BDC’s key national partnerships with a particular focus on underserved entrepreneurs.

Juan holds a Bachelor of Commerce with a major in International Business from Concordia University, Montreal, Canada. He has worked in Canada, Uruguay, and Egypt and speaks three languages: English, French and Spanish.

Jane Preteroti
Advisor

Jane Preteroti is an Advisor for The Montreal Group, as of March 2023. She holds a Bachelor's degree from Université de Montréal and a Master's degree in International Law and Politics from the University of Sherbrooke.

She previously completed an internship with the United Nations Office at Geneva at the Office of the Director-General with the NGO Liaison Unit and works as a Research Assistant for the Royal Military College of Canada.

THE MONTREAL GROUP BOARD PARTICIPANTS

Isabelle Bébéar

Director of International and European Affairs

Isabelle Bébéar is Director of International and European Affairs at Bpifrance since 2001. She oversees the relations with European and international institutions and the partnerships with sovereign wealth funds and long-term investors. Ms. Bébéar accompanies foreign governments in the development of their entrepreneurial ecosystems and connects innovative companies with business opportunities and international investors. She also manages Averroès Africa, a fund dedicated to investing in African companies.

She is a director of Proparco (Agence Française de Développement Group) and a member of its Audit and Risk Committee. She is also Vice President of the Board of Directors of HDBI, the Hellenic Development Bank for Investments, President of the Board of Directors of the Euromed Capital association, and a director of the International Forum of Sovereign Wealth Funds (IFSWF).

Ms. Bébéar was appointed Co-Chair of The Montreal Group in March 2022.

Co-Chair,The Montreal Group

bpifrance

Jean-Pierre Di Bartoloméo
Member of the Executive Committee of Wallonie

Jean-Pierre Di Bartolomeo is a member of the executive committee of Wallonie Entreprendre, BVA Board Member since 2005 and BVA Chairman during 2013-2014. His activities on behalf of the Walloon Government (e.g. he is in charge of the Guarantee Fund for the Walloon Region) contribute to his expertise in the field of SMEs' financing solutions.

Mr. Di Bartolomeo's professional background includes management and financial consulting (Deloitte & Touch – Price waterhouse Coopers), loan activities at the FWPMI (SRIW Group), creation and management of the SIAW (loans to SMEs in the Agricultural-and-Food Industry), management of holding companies at the Societé Européenne de Banque (COMIT Group, Luxembourg).

Mr. Di Bartolomeo graduated from the University of Liège (Finance) and holds a master's degree in SME financing (DURHAM UNIVERSITY Business School, UK). He was appointed co-chair of The Montreal Group in 2022.

Co-Chair,The Montreal Group

WE Wallonie Entreprendre

Abdulaziz Al Zaid
Advisor to CEO

Abdulaziz Al Zaid, Executive Committee Member and CEO Advisor represents the CEO of SIDF in several committees within the industrial ecosystem. He also represents SIDF in relevant international coordinating councils and manages SIDF memberships in international organizations and global development banks.

His experience extends to over 16 years. Most of his industrial experience in APICORP was in petrochemicals, refining, shipping, offshore oil services, upstream/field development, LNG liquefaction, fertilizers, crude oil refined products. He also led the efforts of SIDF to join and chair the D20 and obtain membership in the World Economic Forum. He joined SIDF in 2018 and was an important member in the transformation journey of the fund since then.

Abdulaziz holds a Bachelor's degree in Business Administration majoring in Finance from George Mason University in the United States, a Master's degree from the School of Business at George Washington University in the United States, and finally received the Advanced Management Program for Executives from Columbia Business School in New York City.

Vice Chair, The Montreal Group

Angelene Woodland
Chief Customer Officer

Angelene Woodland is the Chief Customer Officer at the British Business Bank, having joined in April 2019. She is responsible for creating and delivering the Bank's market engagement strategy and is responsible for Brand Marketing, Communications, Digital & Direct Marketing, Sustainability, Partnership Marketing, Public Affairs, and the regionally based UK Network team.

She is focused on delivering the Bank's mission for its customers, *to drive sustainable growth and prosperity across the UK, and to enable the transition to a net zero economy, by improving access to finance for smaller businesses*. Angelene is dedicated to driving and evidencing positive impact and outcomes for the Bank and its customers.

Her passion lies in driving change to instigate transformative shifts in behaviour and culture that will benefit her colleagues and the bank's customers and sustainability goals. With an extensive career spanning over 25 years in the field of marketing, Angelene has brought a wealth of expertise to the Bank.

Director, The Montreal Group

British Business Bank

Tony Okpanachi
Director/CEO

Mr. Tony Okpanachi was appointed Managing Director/CEO of Development Bank of Nigeria Plc (DBN) in January 2017. He is a seasoned banker with over 30 years' experience.

Before his appointment as Managing Director/CEO of DBN, he was the Deputy Managing Director of Ecobank Nigeria Limited since April 2013. Prior to that, he was the Managing Director, Ecobank Kenya and Cluster Managing Director for East Africa (comprising Kenya, Uganda, Tanzania, Burundi, Rwanda, South Sudan and Ethiopia). He was also at various times Managing Director of Ecobank Malawi and Regional Coordinator for Lagos and South West of Ecobank Nigeria. Earlier in his professional career, he managed various portfolios including Treasury Management, Retail Business Development, Corporate Finance, Corporate Services, Branch Management and Relationship Management.

Tony Okpanachi holds a Master degree in Business Administration (MBA) from Manchester Business School UK, a Master of Science degree in Economics from University of Lagos and a Bachelor of Science degree in Economics from Ahmadu Bello University, Zaria, Nigeria. He has attended several Executive Management Development Programmes on Leadership, Corporate Governance, Credit and Risk-Management in leading institutions.

Director, The Montreal Group

DBN Development Bank of Nigeria

THE MONTREAL GROUP PARTICIPANTS

THE MONTREAL GROUP

Diane Lafontaine
Chief Strategy Officer

Diane Lafontaine was appointed Chief Corporate Strategy and Stakeholder Engagement Officer in April 2024.

In this role, she is responsible for all facets of corporate strategy, public affairs and government relations. She is also responsible for BDC’s corporate planning and prioritization process.
Diane has more than 25 years’ experience, half of which were spent in the financial sector.
Prior to joining BDC, Diane was Vice President, Communications and Marketing, at the Fonds de solidarité FTQ, where she held a diverse portfolio of responsibilities that included marketing strategy and stakeholder relations. She also oversaw the organization’s Strategic Steering Committee, which was responsible for the successful execution of key strategic initiatives.

Before that, she held the role of Chief Operating Officer at Rise People, where she led the expansion in Quebec, managed operations, and contributed to the strategic direction of the product roadmap.

Diane holds a University Certification in Corporate Governance from the Université Laval, a postgraduate diploma in public administration - international administration from the National School of Public Administration, and bachelor’s degrees in communication and cellular biology and anatomy from the University of Ottawa. She serves on the boards of Finance Montréal and the Institut national de santé publique du Québec and has been an active mentor for many years.

Pierre Cléroux
Vice President, Research & Chief Economist

Pierre Cléroux was appointed Vice President, Research and Chief Economist at BDC in 2012. Pierre leads a team of experts who analyze economic data to identify business and sector trends impacting Canadian entrepreneurs. Mr. Cléroux is also responsible for providing economic analysis and advice to the Bank's senior management team and supervises all marketing and industry research activities.

Before joining BDC, Pierre worked for the Government of Saudi Arabia as Vice President, Business Analysis in the National Industry Clusters Development Program. His role was to create program strategies, define sector policies and conduct financial and economic analyses. Previously, Mr. Cléroux was the Quebec Assistant Deputy Minister for Economic Development, Innovation and Export Trade, responsible for the implementation of economic policies and programs to support small and medium-sized businesses and encourage entrepreneurship. He was also a strategic advisor for Montreal International, where he was responsible for attracting foreign investment from India and the Middle East, and developing international relationships and partnerships. He worked for 12 years at the Canadian Federation of Independent Business in various roles, including economist and Quebec Vice President.

He holds a Bachelor of Arts and a master's degree in Economics from Laval University, as well as an MBA from the MIT Sloan School of Management.

bdc

Mathieu Galliot
Economist

Mathieu Galliot is an Economist and Research Analyst at BDC. He analyzes economic data on issues and trends that are impacting Canadian small and medium-sized businesses. He also provides macroeconomic analysis to the Bank’s senior management team.

Prior to joining BDC, Mathieu worked at the Canadian Federation of Independent Business (CFIB), where he also did research on small and medium-sized businesses.

Mathieu holds a Bachelor of Business Administration from HEC Montréal and a master’s degree in Economics from the University of British Columbia.

Isabelle Lebo

International Partnership Manager

Isabelle Lebo is in charge of International Partnerships at Bpifrance in the International and European Affairs Department. This activity is cross-cutting to all business lines with the objective to benchmark and/or collaborate with international counterparts on general topics of interest to develop our activities and for the benefit of companies.

Isabelle has worked for the last 15 years at Bpifrance on positions related to International and Export activities. Before joining the Bank, she worked as Senior Marketing Manager at Siemens components and Marketing Manager at France Telecom Mobiles.

She has post-graduate studies in European Business Law and Marketing and Communication from the Sorbonne and Sceaux Universities and a Master's degree in Technology from ESIEE Paris.

Baptiste Thornary

Head of Macro Economic Evaluation and Research

Baptiste Thornary is a graduate of ENSAE Paris Tech, School of Economics, Statistics and Finance.

He has worked within the Evaluation, Economic and Prospective Studies Department of Bpifrance since 2013. He is in charge of the Evaluation and Macroeconomic Research branch within the Department since 2015. He used to work as an economist at the French Treasury (2007-2012) on Macro forecasting and Financial Sector analysis.

Emmanuelle Masson
Economist

Emmanuelle Masson is a trained economist and econometrician. She has been working for Bpifrance for the past four years, conducting public policy evaluations.

She started her career as a specialist in economic policy for the French Ministry of Economy during six years and later served as a senior consultant in statistics for a consulting firm where she managed projects in Data and Economics for various clients.

Luciana Lages Tito
Head of International and Funding Division

Luciana Lages Tito is currently Superintendent of the International and Fundraising Area. She is a lawyer and career employee at BNDES since 1998. She worked as a lawyer in the BNDES Legal Department responsible for analyzing international operations, financial and commercial law issues from 1998 to 2003. Luciana also worked as an advisor to the Financial and International Area Directorate from BNDES between 2003 and 2004.

She was manager (since 2004) and head (2008 to August 2019) of the International Legal Consulting Department. She worked in the international fundraising department from August 2019 to August 2020. Luciana also acted as an advisor in the sanitation, transport and logistics area from September 2020 to March 2023.

BNDES

Bonaventure Okhaimo
Chief Operating Officer

Mr. Bonaventure Okhaimo, is the Chief Operating Officer (COO) of the Development Bank of Nigeria Plc. He also serves as a Non-Executive Director of Impact Credit Guarantee Company Limited.

He has over 25 years banking experience spread across Diamond Bank, Stanbic IBTC, Standard Chartered Bank, FCMB Plc, Unity Bank Plc and has served as a Non-Executive Director with Unity Kapital Assurance (Now Veritas Assurance) Plc.

Mr. Bonaventure holds an LLB from the University of Benin, a BL from Nigeria Law School, Lagos a PGD in Business Administration and an MBA in Financial Management from the Rivers State University of Science & Technology, Port Harcourt and Federal University of Technology, Owerri respectively. He is also an Honorary Member of the Chartered Institute of Bankers of Nigeria, the Nigeria Institute of Management and a Fellow of the Institute of Credit Administration, Nigeria.

DBN
Development Bank of Nigeria

Hanna Alalääkkölä
Head of Business Development Operations

Hanna Alalääkkölä is Head of Business Development Operations in Finnvera Plc. She has been working in Finnvera since January 2011.

Hanna has wide experience of different tasks relating to corporate finance and dealing with customers, and is experienced in public relations with Finnvera's regional key partners. Before Finnvera, she was working in OP Financial group for over five years, in different positions at corporate finance.

Hanna has BBA degree in Business Management, and is currently finalizing her Master's Degree of International Business Management (IMBA), at Lapland University of Applied Science. Hanna has qualification of Certified Credit Analyst (CCA).

FINNVERA

Ari Vakkuri

Chief Architect

Ari Vakkuri has worked at Finnvera, National Promotional Bank and the Export Credit Agency of Finland since the beginning of 2023. As of 2024, he is head of Enterprise Architecture as a Chief Architect. He has a background working with challenging businesses and digitalization development projects, such as the manufacturing industry. He is steering and supporting Finnvera's ongoing comprehensive renewal of back-office systems, automating processes, improving efficiency and accuracy, ensuring compliance, and thereby positioning the company for future growth.

As the AI landscape continues to mature, he is responsible of coordinating the feasibility from generic low hanging AI fruits of the present day to Finnvera tailored AI architecture that will fit to business processes seamlessly.

FINNVERA

Abdulmajeed Alalawi
Loss Prevention Analyst

Abdulmajeed is a dedicated Loss Prevention Analyst and a member of the Saudi Advanced Manufacturing Hub hosted by the Saudi Industrial Development Fund. He co-leads the initiatives in the community of Public, Private and Academia that aims to progress in using Fourth Industrial Revolution technologies to transform factories, and value chains in the Saudi Industrial Ecosystem.

Before joining the Saudi Advanced Manufacturing Hub, Abdulmajeed worked in the Project Studies Department and meticulously evaluated factories and industries to ensure adherence to stringent safety standards, contributing to the enhancement of workplace safety across various sectors. And holds a master's degree in engineering management of manufacturing systems.

Additionally, his passion for sustainability drives him to actively engage in projects aimed at fostering environmental responsibility and sustainable practices within industrial settings.

Through his multifaceted expertise and commitment to excellence, Abdulmajeed strives to make a positive impact on both safety and sustainability initiatives in his community and beyond.

SIDF

Omar Badir
Head of Strategy and Cooperation

Omar Badir is the Head of Strategy and Cooperation Department at Tamwilcom (Morocco). In this role, he is in charge of monitoring the strategic plan of the institution, including PMO and steering committee. He is also responsible for the design of new financial solutions for MSMEs, Households, startups and State Owned Entreprises. Additionally, he contributes to the upgrade of existing ones. He’s also in charge of the bilateral and multilateral relations of Tamwilcom on a national and international level.

Omar has 10 years of experience in advisory services and public administration. Prior to joining Tamwilcom, he served as an Advisor to the Minister of Economy and Finance of the Kingdom of Morocco. During his career at Senior Consultant at Ace Partners Strategy Consulting, he designed several sectorial plans for the Moroccan Government, including Tourism and Social services.

He holds a Master Degree from Toulouse Business School and The Hautes Etudes Commerciales Business school in Rabat.

تمويلكم
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TAMWILCOM

THE MONTREAL GROUP PARTNER PARTICIPANTS

Giovanni Mandras
Senior Economist

Giovanni Mandras is a Senior Economist in the Sectoral Strategies and Impact Division at Cassa Depositi e Prestiti (CDP) in Rome (IT), where he focuses on economic analysis and impact evaluation.

Prior to joining CDP, he worked at the European Commission's Joint Research Centre (JRC) in Seville (ES), evaluating the macroeconomic impact of European structural funds. Giovanni holds a PhD in Economics, and has developed significant expertise in assessing the socio-economic effects of public policies and investment strategies.

Sandy Kemper
Co-Founder & CEO

Sandy is the founder of C2FO and serves as Chairman of the Board and CEO. In addition, he is Chairman of the Board of The Collectors Fund, a private equity fund focused on alternative asset classes. Prior to founding The Collectors Fund and C2FO, Sandy founded Perfect Commerce (fka eScout) and served as the company's Chairman and Chief Executive Officer from 2000-06. Prior to founding Perfect Commerce, he served as Chairman of the Board and CEO of UMB Bank and CEO of UMB Financial, a NASDAQ traded financial services company more than $20 billion in assets.

Sandy began his career with UMB after graduating from Northwestern University in 1987. He majored in American History. Sandy is an active angel and venture investor and serves on the corporate boards of UMB Financial (NASDAQ: UMBF), UMB Bank, NIC (NASDAQ: EGOV), and AXA Art USA (NYSE: AXA).

He previously served on the board of Cboe Global Markets, Inc. (Cboe) and BATS Exchange, two of the largest stock exchanges in the world. Sandy and his family are active in academic, civic and philanthropic endeavors. He serves on the board of the Agriculture Future of America (AFA), a non-profit scholarship and leadership development organization that he co-founded. Sandy and his family live on a farm in Kansas City, Mo., where they raise and care for their horses, sheep and any and all wild animals (not including their four children).

Prashant Muddu
CEO

For the past 20 years, Prashant has been involved in the field of Customer Analytics, Transaction Profiling, Compliance & Risk Management. His current focus is on transformation initiatives that help financial institutions design and implement end-to-end digital experiences with a focus on real-time lending, both Customer Based Lending (CBL) and Transaction Based Lending (TBL) transactions.

With the help of his colleagues at Jocata, Prashant is powering banks with platform capabilities to create a customer-centric, unified value proposition extending beyond traditional access. This involves creating a digital ecosystem (e.g., bridging banking, e-commerce, loyalty, payments) that enhances the customer experience, increases their stickiness, reduces cost, and lays the groundwork for offering more customized digital products.

Prashant’s previous experience includes conducting large-scale customer data transformation and migrations (M&A), in-depth analyses of financial transactions in regulatory/compliance contexts, and regulator-ordered historical transaction reviews involving thousands of suspected money laundering cases.

Prior to founding Jocata, Prashant worked with the New York offices of Navaera Consulting LLC and the Forensic and Dispute Services practice at Deloitte and Touché, LLP.

Jocata

Namrata Rao
Vice-President Executive Office

An alumnus of Indian School of Business, Namrata has 15+ years of experience in delivering projects of impact in the B2B and B2B2C spaces. She is a passionate believer in digital transformation and the use of technology, especially for ambitious goals like financial inclusion. At Jocata, she leads strategy and special initiatives focused on the leveraging AI/ML to drive growth, unlock insights, and uncover new value for financial institutions, lending ecosystem partners and end-borrowers.

Namrata focuses on GTM strategy and early traction of Jocata’s analytics led lending SaaS products with marquee Banks and NBFCs. She is also part of the core group involved in the evolution of Jocata Sumpoorn – India’s first MSME Economic Activity Index.

In her free time, she enjoys writing and is half-way through to publishing an illustrated fiction book aimed at new moms finding their way.

Anderson Pereira
Co-Founder & CEO

Anderson Pereira has a master's degree in management of technology at the Massachusetts Institute of Technology (MIT). He is the CEO of Kapitale, an innovative fintech that unlocks the growth potential of SMBs through credit.

He has deep experience applying technology in the Finance Market, both as a former Fintech entrepreneur and head of Innovation at Santander Bank. Forbes listed him as one of the Under the 30s', a list of the most influential young leaders in Brazil before the age of 30, and he broke the Guinness World Record for organizing the largest biology class in the world.

kapitale

Lucia Cusmano

Deputy Head of Entrepreneurship, SMEs and Tourism Division

Lucia Cusmano is Deputy Head of the SME and Entrepreneurship Division at the OECD Centre for Entrepreneurship, SMEs, Regions and Cities (CFE). Ms. Cusmano has a PhD in Economics from the University of Pavia (Italy) and has completed a Master of Science in Economics at Warwick University (UK).

She has authored OECD works on SME financing, SME innovation, SME eco-innovation and green entrepreneurship, and benchmarking of SME and entrepreneurship policy.

Qamar Saleem
CEO

Qamar is the SME Finance head, the world's leading center for knowledge exchange, good practice promotion and public-private dialogue in this field. Prior to this role, Qamar Saleem was the Manager Financial Institutions Group Advisory Services for Asia and Pacific driving leading a large team across 20 countries aimed at providing integrated investment/advisory client solutions across mainly MSME, Gender, Climate, Digital, Housing, Trade, and Supply Chain Finance. Qamar has been with IFC since 2012 and served in his previous roles as global technical lead for SME and Supply Chain Finance as well as regional SME Banking lead for EMENA.

Qamar has 30+ years of global financial services experience having worked across 60+ countries internationally managing large business lines while leading multi-cultural and cross-functional teams. He is a recognized thought leader, featured speaker, and an industry mentor in SME Finance. Prior to joining IFC, Qamar was associated with international organizations like HSBC, Standard Chartered Bank, Deutsche Bank as well as large regional banks while serving in several emerging markets where he also led SME Banking and Commercial Banking Divisions.

Qamar holds a Master's degree in Business Administration and carries several certifications in the areas of Strategy, Climate Finance, Digital Banking, Business Transformation, Social Impact, MSME Banking, Team Leadership, Supply Chain Finance, Credit, Risk, Trade, Sales Effectiveness, Transaction Banking and Project Implementation.

SME FINANCE
FORUM

Hourn Thy
Operations Manager

Hourn Thy facilitates the delivery of the SME Finance Forum objectives and activities including the implementation of G20 SME finance challenge and knowledge management efforts. He has over 10 years' experience in business development, SME capacity building and financial sector development. Prior to joining the Forum, he managed the IFC Access to Finance program in Cambodia and Lao PDR for 5 years.

He has a Masters degree in Entrepreneurship and Innovation from Ecôle Supérieure de Commerce de Paris in France and in International Business Management from the Asian Institute of Technology in Thailand.

SME FINANCE FORUM

Ron Benegbi
CEO & Founder

Ron is the founder and CEO of Uplinq. He is a 4 time tech founder with 2 exits and one flop. Being an immigrant who moved to Canada as a child with his family in the early 70s, he knows what it’s like to start from nothing.

As he puts it, he’s not cut from the cloth of overspending. He’s cut from the cloth of disciplined business operations and fiscal responsibility, and that’s how he’s currently running Uplinq.

Uplinq

Patrick Reily
Co-Founder

Patrick Reily is an elite mathematician, an economist and a 30+ year FI veteran. He is an early AI pioneer in financial services, whose work to predict macroeconomic expansion & contraction is being used by the US Federal Reserve today.

Over his career, Pat has held several senior level positions within a number of traditional financial institutions and has advised the US Government & World Bank on matters related to credit lending, as well as being an ongoing thought leader speaker at the G20.

Since the late 1980's, Pat has led the use of unstructured & transactional data for predictive modeling in applications for underwriting, utilization, retention, optimization, offer management, cross-selling, customer service & fraud prevention.

Pat is one of the rare recipients of The Malcolm Baldrige National Award, which recognizes U.S. business performance excellence. The Baldrige Award is the only formal recognition of performance excellence given by the President of the United States.

Uplinq

Eamon Scullin
Founder & President

Eamon Scullin, Founder & President of Fern SoftwarePrior to founding Fern Software, Eamon worked at PWC, General Electric and Fujitsu. Fern is a founder member of the SME Finance Forum, and Eamon has attended and spoken at several international conferences on the application of technology to alleviate poverty, to promote financial inclusion and develop ground-breaking SME support systems. With offices in Canada, India, Ireland, Netherlands, Singapore and the UK, Eamon heads up an international management team on four continents.

Fern now has customers in over 45 countries, delivering and supporting fintech systems to all sizes and types of personal and commercial lending financial institutions. This includes implementation of Government sponsored SME support initiatives and digital transformation of MFIs, Credit Unions and Development Banks. Fern is recognized as a perpetual innovator and since 2019, AI has been integrated into its fintech range of products and services, with installations in Europe, Asia and North America.

Fern SOFTWARE

Luciana Kairalla
General Manager

Luciana has been General Manager at Nubank since January 2020. Prior to that, she worked as Business Architect and Chapter lead for the same organization.

In her previous role, Luciana worked at McKinsey & Cie for more than 3 years, occupying positions, such as Senior Engagement Manager and Associate. Luciana has worked in Italy and Brazil throughout her career. Additionally, she obtained her MBA from INSEAD Business School in 2013.

Davi Cunha
Entreprise Sales Leader

Davi is a Senior Executive for Financial Services in Latam and Brazil. He has 22+ years of experience, including global companies such as Oracle, IBM and Microsoft. Davi helped the financial services industry, major banks, insurers, and capital markets companies in Brazil to accelerate innovation and transformation of financial services market.

He is an Ex-Head of Fintech, Payments and Open Banking. He has led the strategy, business, product and platform/architecture design, of new business models and solutions. He is a senior certified Business and IT professional with strong business, sales, technical and advanced IT architecture skills. He possesses extensive experience in the financial sector and is a specialist in areas such as Fintechs, Open Finance, Payments, Cards, CBDCs, Tokenization, Anti-fraud, Security and Banking as-a-service(BaaS).

He has advanced regulatory knowledge in areas of Open Finance, Payments and Fintechs. He is a Leading Real Digital (CBDC), Open Finance strategy and community leader.

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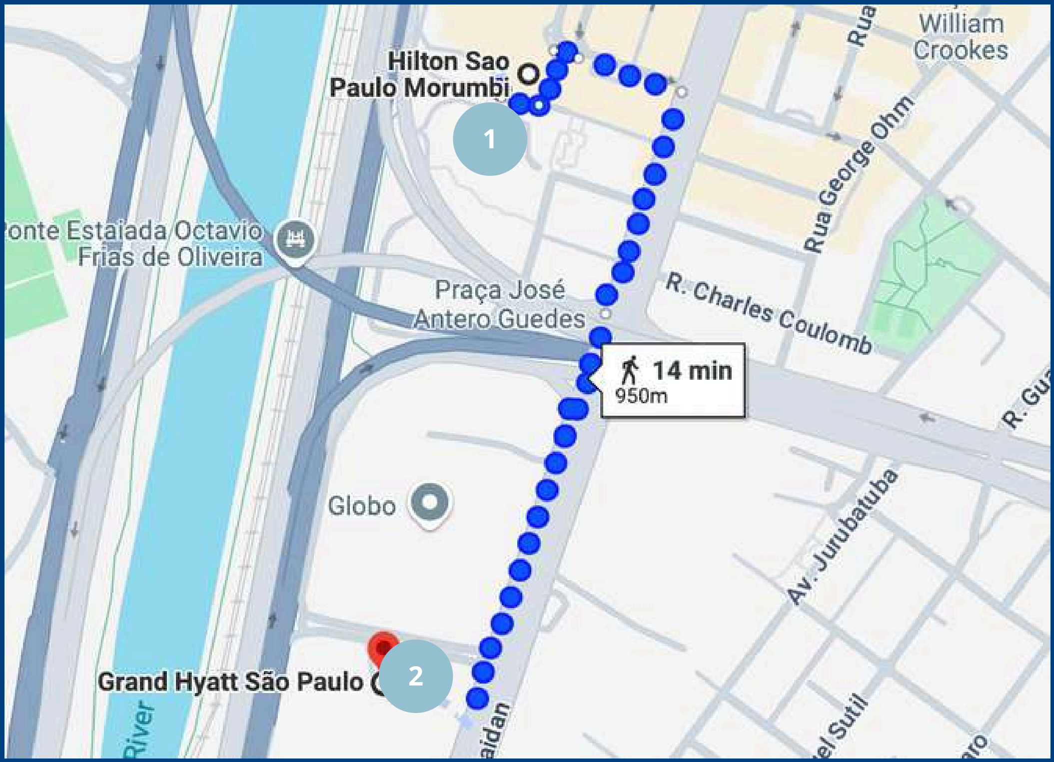
Vagner Cunha Junior
Consulting Manager

Currently working at BIP Brasil, as a Consulting Manager, since February 2022, Vagner has worked in the financial industry for the past 14 years. Previously, as a Relationship Manager at the Bank of America in the Greater Boston Area, he developed new relationships with customers guiding them through their financial lives focused on their life priorities.

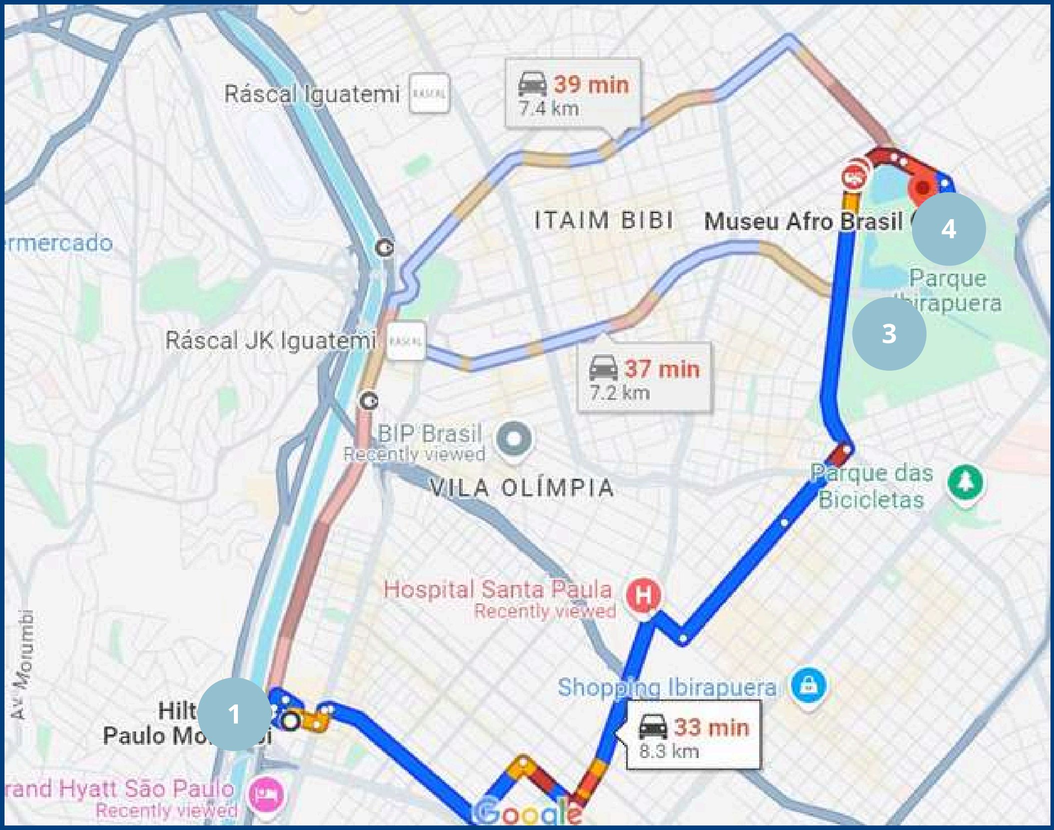
Having held positions at Banco do Brasil, one of Brazil's largest financial institutions, he met with more than 500 companies to deeply understand their businesses characteristics, partners' profile, and products.

With the understanding of the whole picture of their business, Vagner provided financial and managerial consultancy for the CEOs and CFOs of corporations with revenue up to $150 million/year.

He holds a bachelor's in Business Administration with Minor in International Trade. He is certified in Financial Investments and specialized in Business Management and certified with honors in Business & Leadership at University of California Santa Cruz - Silicon Valley.



1	**Hilton Sao Paulo Morumbi (TMG Summit venue)** Av. das Nações Unidas, 12901 - Brooklin, São Paulo - SP, 04578-000, Brazil
2	**Grand Hyatt Hotel (SME Finance Forum Conference venue)** Av. das Nações Unidas, 13301 - Itaim Bibi, São Paulo - SP, 04578-000, Brazil



3	**Ibirapuera Park** Av. Pedro Álvares Cabral - Vila Mariana, São Paulo - SP, 04094-050, Brazil
4	**Afro-Brazil Museum** Portão 10, Av. Pedro Álvares Cabral, s/n - Vila Mariana, São Paulo - SP, 04094-050, Brazil

THE MONTREAL GROUP

THANK YOU

The Montreal Group wishes you a great TMG Annual Summit!